

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	
)	
Timothy E. Hoerman,)	Bankruptcy No. 20 B 01053
)	Chapter 11
)	
Debtor)	Judge Janet S. Baer
)	

AMENDED OBJECTION TO CLAIM NO. 2-1 OF WELLS FARGO BANK, N.A.

NOW COMES the Debtor, Timothy E. Hoerman, by and through his attorneys, David P. Lloyd, Ltd., objecting to the secured claim filed by Wells Fargo Bank, N.A., and in support thereof state as follows:

1. The Debtor commenced this case by filing a voluntary Chapter 11 petition on January 14, 2020.
2. Wells Fargo Bank, N.A., filed a proof of claim for \$498,504.79 for the arrearage amount on its mortgage on the debtor's residence commonly known as 323 North Washington Street, Westmont, IL 60559. A copy of the claim is attached hereto.
3. The creditor delivered a notice to the Debtor on or about June 23, 2020, reflecting an arrearage of \$165,960.61 (the Debtor's original objection erroneously reported the amount on the notice to be \$194,480.55).
4. The Debtor believes that the arrearage claim is no more than \$165,960.61 and may be less.
5. The proof of claim includes amounts for attorneys' fees and escrow shortage. There is no exhibit showing the computation of attorneys' fees, and as the Debtor's mortgage payment includes an escrow component, the escrow shortage amount in the claim improperly seeks double recovery

of escrow advances.

WHEREFORE the Debtor prays that the claim of Wells Fargo Bank, N.A., be disallowed in full, or reduced to an amount determined by the Court upon a hearing with evidence of claim components; and for such other and further relief as this honorable Court may deem meet.

Respectfully submitted,
Timothy E. Hoerman

By: David P. Lloyd
One of his attorneys

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